

# PUBLIC SUBMISSION

<b>As of:</b> September 28, 2015
<b>Received:</b> September 23, 2015
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1jz-8lam-7rji
<b>Comments Due:</b> September 24, 2015
<b>Submission Type:</b> Web

**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6750

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Please do not restrict the use of option in retirement accounts. I use them to reduce risk in my retirement portfolio. It has taken years to learn how to do this. If you do away with options , I basically would have to cash in my retirement account because I would not have the protection they afford. It would leave everyone open to huge market downturns without protection.